

**Table I.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2019**

| Characteristics                   | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                     | 25.8% | 21.5%                  | 23.0%           | 21.2%           | 24.2%             | 28.1%                  | 21.8%                  | 26.6%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 25.9% | 30.5% *                | 33.7%           | 19.0% *         | 24.4% *           | 26.3%                  | 28.7%                  | 25.0%                |
| Mining and manufacturing          | 28.4% | 23.2%                  | 22.8%           | 21.2%           | 26.4%             | 31.7%                  | 19.6%                  | 29.3%                |
| Construction                      | 25.5% | 19.5%                  | 25.2%           | 24.2%           | 29.0%             | 24.9%                  | 23.1%                  | 27.0%                |
| Utilities and transp.             | 27.8% | 5.0% *                 | 17.5%           | 22.3%           | 25.6%             | 30.4%                  | 15.1%                  | 29.2%                |
| Wholesale trade                   | 29.5% | 24.6%                  | 26.7%           | 25.2%           | 27.5%             | 33.9%                  | 25.3%                  | 30.8%                |
| Fin. svcs. and real estate        | 28.7% | 23.4%                  | 27.2%           | 24.3%           | 26.5%             | 30.2%                  | 25.2%                  | 29.2%                |
| Retail trade                      | 19.7% | 17.5%                  | 16.7%           | 13.5%           | 16.6%             | 22.6%                  | 15.6%                  | 20.5%                |
| Professional services             | 26.1% | 20.6%                  | 24.5%           | 21.8%           | 23.4%             | 28.4%                  | 22.5%                  | 26.7%                |
| Other services                    | 21.8% | 25.3%                  | 18.2%           | 19.8%           | 20.2%             | 23.0%                  | 21.7%                  | 21.9%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 25.7% | 20.9%                  | 23.1%           | 21.7%           | 25.0%             | 27.4%                  | 21.7%                  | 26.5%                |
| For profit, unincorporated        | 25.4% | 21.1%                  | 23.0%           | 20.2%           | 22.9%             | 30.4%                  | 21.6%                  | 26.5%                |
| Nonprofit                         | 26.7% | 26.8%                  | 22.1%           | 19.7%           | 22.6%             | 29.6%                  | 22.9%                  | 27.0%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 26.0% | 18.6%                  | 27.2%           | 22.6%           | 27.6%             | 47.5%                  | 23.4%                  | 28.5%                |
| 5-9 years                         | 23.2% | 21.8%                  | 23.9%           | 20.4%           | 26.9%             | 21.0%                  | 23.6%                  | 23.0%                |
| 10-19 years                       | 23.9% | 19.8%                  | 24.1%           | 21.2%           | 26.7%             | 24.9%                  | 21.2%                  | 25.3%                |
| 20 or more years                  | 26.2% | 23.3%                  | 21.5%           | 21.2%           | 23.3%             | 28.2%                  | 21.3%                  | 26.7%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 26.9% | 22.0%                  | 21.4%           | 21.4%           | 23.8%             | 28.0%                  | 20.0%                  | 27.1%                |
| 1 location only                   | 23.2% | 21.4%                  | 23.2%           | 21.1%           | 24.8%             | 31.9%                  | 22.0%                  | 24.3%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.3% | 21.6%                  | 20.2%           | 20.0%           | 17.7%             | 23.5%                  | 20.1%                  | 21.5%                |
| 25-49 %                           | 20.1% | 24.1%                  | 22.4%           | 19.3%           | 19.9%             | 20.0%                  | 21.9%                  | 19.8%                |
| 50-74 %                           | 22.3% | 24.4%                  | 17.7%           | 15.8%           | 21.1%             | 24.6%                  | 20.3%                  | 22.7%                |
| 75% or more                       | 26.5% | 20.8%                  | 23.8%           | 21.8%           | 24.8%             | 28.9%                  | 22.0%                  | 27.4%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 24.5% | 21.0%                  | 22.7%           | 20.6%           | 23.0%             | 27.1%                  | 21.3%                  | 25.3%                |
| Has union employees               | 31.1% | 33.6%                  | 30.2%           | 33.3%           | 33.4%             | 30.6%                  | 31.8%                  | 31.0%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 18.4% | 25.7%                  | 16.5%           | 14.1%           | 15.3%             | 19.8%                  | 18.5%                  | 18.4%                |
| Less than 50% low-wage            | 26.7% | 21.1%                  | 23.3%           | 21.8%           | 25.2%             | 29.2%                  | 22.0%                  | 27.6%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.8% | 25.9%                  | 22.8%           | 21.7%           | 27.3%             | 29.7%                  | 22.6%                  | 28.0%                |
| 25-49 %                           | 28.1% | 17.8%                  | 25.1%           | 21.7%           | 25.4%             | 30.9%                  | 21.6%                  | 29.0%                |
| 50-74 %                           | 25.3% | 24.7%                  | 28.2%           | 21.3%           | 22.9%             | 26.5%                  | 24.9%                  | 25.4%                |
| 75% or more                       | 21.8% | 13.7%                  | 15.9%           | 19.1%           | 19.3%             | 24.5%                  | 16.7%                  | 22.8%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.5% | 21.4%                  | 23.5%           | 20.3%           | 24.1%             | 26.7%                  | 21.7%                  | 25.3%                |
| 25-49 %                           | 26.9% | 20.4%                  | 23.6%           | 22.2%           | 24.4%             | 28.7%                  | 22.4%                  | 27.4%                |
| 50-74 %                           | 25.4% | 20.0%                  | 21.2%           | 20.6%           | 23.9%             | 29.3%                  | 20.4%                  | 26.5%                |
| 75% or more                       | 23.2% | 24.9%                  | 18.7%           | 26.3%           | 22.5%             | 21.4%                  | 23.1%                  | 23.3%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2019**

| Characteristics                   | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States                     | 0.28% | 1.18%                  | 1.08%           | 0.62%           | 0.65%             | 0.38%                  | 0.59%                  | 0.31%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.50% | 11.45% *               | 6.27%           | 7.56% *         | 9.00% *           | 4.05%                  | 5.78%                  | 4.20%                |
| Mining and manufacturing          | 0.76% | 5.28%                  | 2.37%           | 1.34%           | 1.28%             | 1.10%                  | 1.39%                  | 0.81%                |
| Construction                      | 1.63% | 3.83%                  | 3.19%           | 2.07%           | 4.44%             | 2.13%                  | 1.73%                  | 2.35%                |
| Utilities and transp.             | 0.97% | 2.46% *                | 3.54%           | 3.42%           | 3.03%             | 1.06%                  | 2.12%                  | 1.02%                |
| Wholesale trade                   | 0.98% | 4.88%                  | 3.23%           | 1.99%           | 1.59%             | 1.54%                  | 1.98%                  | 1.09%                |
| Fin. svcs. and real estate        | 0.85% | 3.86%                  | 5.62%           | 2.21%           | 2.87%             | 0.92%                  | 2.67%                  | 0.90%                |
| Retail trade                      | 0.74% | 3.14%                  | 2.14%           | 1.16%           | 2.00%             | 0.95%                  | 1.29%                  | 0.82%                |
| Professional services             | 0.48% | 1.87%                  | 2.18%           | 1.23%           | 0.78%             | 0.71%                  | 1.09%                  | 0.54%                |
| Other services                    | 0.69% | 2.42%                  | 1.73%           | 1.70%           | 1.35%             | 1.04%                  | 1.32%                  | 0.78%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.34% | 1.31%                  | 1.29%           | 0.71%           | 0.90%             | 0.45%                  | 0.67%                  | 0.38%                |
| For profit, unincorporated        | 0.82% | 2.70%                  | 2.74%           | 1.68%           | 1.32%             | 1.33%                  | 1.58%                  | 0.93%                |
| Nonprofit                         | 0.62% | 4.26%                  | 2.34%           | 1.84%           | 1.05%             | 0.83%                  | 1.63%                  | 0.66%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.47% | 2.86%                  | 5.68%           | 3.06%           | 5.38%             | 9.18%                  | 2.60%                  | 3.97%                |
| 5-9 years                         | 1.33% | 3.14%                  | 2.84%           | 2.02%           | 2.93%             | 2.07%                  | 1.73%                  | 1.92%                |
| 10-19 years                       | 1.02% | 2.19%                  | 2.02%           | 1.42%           | 2.43%             | 2.28%                  | 1.12%                  | 1.47%                |
| 20 or more years                  | 0.29% | 1.85%                  | 1.13%           | 0.74%           | 0.57%             | 0.38%                  | 0.70%                  | 0.31%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.32% | 5.84%                  | 2.44%           | 1.19%           | 0.59%             | 0.39%                  | 1.27%                  | 0.32%                |
| 1 location only                   | 0.57% | 1.20%                  | 1.16%           | 0.73%           | 1.35%             | 2.72%                  | 0.64%                  | 0.92%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.30% | 5.96%                  | 4.93%           | 2.99%           | 2.53%             | 2.01%                  | 2.55%                  | 1.48%                |
| 25-49 %                           | 1.00% | 4.87%                  | 4.01%           | 2.07%           | 2.92%             | 1.22%                  | 2.16%                  | 1.11%                |
| 50-74 %                           | 0.72% | 3.99%                  | 1.83%           | 1.62%           | 1.52%             | 0.95%                  | 1.81%                  | 0.78%                |
| 75% or more                       | 0.31% | 1.26%                  | 1.24%           | 0.70%           | 0.73%             | 0.43%                  | 0.65%                  | 0.35%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.30% | 1.20%                  | 1.10%           | 0.63%           | 0.61%             | 0.46%                  | 0.60%                  | 0.34%                |
| Has union employees               | 0.66% | 5.35%                  | 4.88%           | 3.40%           | 2.76%             | 0.66%                  | 2.74%                  | 0.68%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.67% | 6.55%                  | 2.27%           | 1.34%           | 1.17%             | 0.89%                  | 2.30%                  | 0.70%                |
| Less than 50% low-wage            | 0.30% | 1.16%                  | 1.12%           | 0.66%           | 0.71%             | 0.42%                  | 0.61%                  | 0.34%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.58% | 2.32%                  | 1.54%           | 0.95%           | 1.47%             | 0.97%                  | 0.91%                  | 0.70%                |
| 25-49 %                           | 0.57% | 2.23%                  | 2.07%           | 1.37%           | 1.42%             | 0.70%                  | 1.17%                  | 0.62%                |
| 50-74 %                           | 0.48% | 2.47%                  | 3.41%           | 1.45%           | 0.91%             | 0.61%                  | 1.58%                  | 0.50%                |
| 75% or more                       | 0.54% | 1.73%                  | 1.44%           | 1.48%           | 0.91%             | 0.82%                  | 1.06%                  | 0.61%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.50% | 1.86%                  | 1.76%           | 0.90%           | 1.34%             | 0.67%                  | 0.89%                  | 0.58%                |
| 25-49 %                           | 0.39% | 2.23%                  | 1.78%           | 1.00%           | 0.78%             | 0.53%                  | 1.04%                  | 0.42%                |
| 50-74 %                           | 0.69% | 2.63%                  | 1.96%           | 1.50%           | 1.33%             | 1.05%                  | 1.29%                  | 0.78%                |
| 75% or more                       | 1.82% | 3.14%                  | 2.59%           | 6.81%           | 4.14%             | 2.84%                  | 2.19%                  | 2.92%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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